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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Lasandra	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Bivins	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.		
		Last name	Last name
		First name	First name
		Thathane	Histiliane
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 6995	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Lasandra First Name	Bivins Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification	Business name	Business name
	Numbers (EIN) you have used in the last		
	8 years	Business name	Business name
	In all of a bondary and a		
	Include trade names and doing business as names	EIN	EIN
		-	
		EIN	EIN
			LIIV
5	Where you live		If Debtor 2 lives at a different address:
٥.	writere you live	40.440.00	ii Deptor 2 lives at a different address:
		10442 S Claremont Garden Apt Number Street	Number Street
		- <u> </u>	
		Chicago Wineia COC40	
		ChicagoIllinois60643CityStateZip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Niverban Ohreat	Number Chart
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debt	or 1 Lasandra			Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Part	2: Tell the Court Abo	out Your Bankruptcy Case			
B a	The chapter of the Bankruptcy Code you re choosing to file ander	Check one. (For a brief descrip Bankruptcy (Form B2010)). Als Chapter 7 Chapter 11 Chapter 12 Chapter 13			c. § 342(b) for Individuals Filing for opriate box.
	low you will pay the ee	more details about how y cashier's check, or mone may pay with a credit care. I need to pay the fee in i Individuals to Pay Your F I request that my fee be judge may, but is not request the official poverty line the	rou may pay. Typically, if you order If your attorney is dor check with a pre-printer installments. If you choose filling Fee in Installments (Ore waived (You may request uired to, waive your fee, an nat applies to your family silyou must fill out the Application.	ou are paying the submitting your ed address. this option, sig fficial Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If e Chapter 7 Filing Fee Waived (Official
b	lave you filed for ankruptcy within the ast 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
c b s fi y	are any bankruptcy ases pending or eing filed by a pouse who is not ling this case with ou, or by a business eartner, or by an ffiliate?	Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	0o you rent your esidence?	No. Go to line 12	2. Statement About an Eviction		you want to stay in your residence? St You (Form 101A) and file it with

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Bivins Debtor 1 Lasandra __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Lasandra Bivins Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Lasandra Bivins Signature of Debtor 1 Signature of Debtor 2 Executed on _ 2/3/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Lasandra		Bivins	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	er Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requi	red by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Amy Gerstein		Date	2/3/2017
	Signature of Attorney for	r Debtor	MI	M / DD / YYYY
	Amy Gerstein			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3128374023	Email address	agerstein@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Lasandra		Bivins
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u>·</u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,182.00 ———————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$11,182.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$14,748.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,299.00
Your total liabilities	\$26,047.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,320.32
5. Schedule J: Your Expenses (Official Form 106J)	

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Deb	tor 1	Lasandra		Bivins	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Answer These Question	ons for Administrati	ve and Statistical Reco	ords	
6. A	re yo	ou filing for bankruptcy un	der Chapters 7, 11, or	13?		
	┛.,		ort on this part of the for	m. Check this box and subn	nit this form to the court with your other sche	dules.
Ŀ	✓	es.				
7. W	/hat	kind of debt do you have?				
[by an individual primarily for a personal, I purposes. 28 U.S.C. § 159.	
		our debts are not primari		u have nothing to report on	this part of the form. Check this box and sub-	nit
		the Statement of Your Co 122A-1 Line 11; OR, Form		e: Copy your total current morm 122C-1 Line 14.	onthly income from Official	\$792.72
9.	Сор	y the following special ca	tegories of claims fror	m Part 4, line 6 of Schedul	e E/F:	
	Froi	m Part 4 on Schedule E/F	copy the following:		Total claim	
	9a.	Domestic support obligation	s (Copy line 6a.)		\$0.00	
	9b.	Taxes and certain other deb	ts you owe the governm	nent. (Copy line 6b.)	\$0.00	
	9c.	Claims for death or persona	l injury while you were in	ntoxicated. (Copy line 6c.)	\$0.00	
	9d.	Student loans. (Copy line 6	·.)		\$0.00	
		Obligations arising out of a rity claims. (Copy line 6g.)	separation agreement or	divorce that you did not rep	ort as \$0.00	
	9f. [Debts to pension or profit-sl	naring plans, and other s	similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Debtor 1 Learndro Bivins Last Name Last	Fill in this i	nformation to identify your c	ase:				
Pint Name				Divine			
United States Bankrustcy Court for the: Northern District of Binois (State) Official Form 106A/B Schedule A/B: Property 12/1 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more gapes is needed, state a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), hancer every question. Parts: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? In the second of t	Deptor 1		Middle Na)		
United States Berkuptcy Court for the: Describe De							
Case number	(Spouse, if filing	First Name	Middle Na	me Last Name)		
Official Form 106A/B Schedule A/B: Property In each category, separately list and describe Items. List an asset only once, if an asset fits in more than one category, list the asset in the category where you think if fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. In De you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2 Vest. Where is the property? In Street address, if available, or other description Number Street Who has an interest in the property? Check all that apply. Street address, if available, or other description Timeshare What is the property? Check all that apply. Street address, if available, or other description Who has an interest in the property? Check all that apply. Street address, if available, or other description Timeshare What is the property? Check all that apply. Street address, if available, or other description What is the property? Check all that apply. Street address, if available, or other description What is the property? Check all that apply. Street address, if available, or other description What is the property? Check all that apply. Street address, if available, or other description What is the property? Check all that apply. Single-family home Duplex or multi-rust building Condominalm or coopparative Manufactured or mobile home Land Describe the nature of your ownership interest (such as the simple, tenancy by the entireties, or a life estate), if known. What is the property? Check all that apply. Single-family home Conditions who street all the property? Check all that apply. Single-family home Conditions who street all the state, if known. Who has an interest in the property? Check all that apply. Single	United Stat	es Bankruptcy Court for the:	Northern				
Schedule A/B: Property Schedule A/B: Property In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1 Describe Each Recidence, Building, Land, or Other Real Estate You Own or Have an Interest in . 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? Vea. Where is the property? What is the property? Check all that apply. Street address, if available, or other description What is the property? Check all that apply. Street address, if available, or other description Who has an interest in the property? Check all that upply. Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, a life estate), if known. Check if this is community property (eee instructions) If you own or have more than one, list here: What is the property? Check all that upply. Single-family home Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only		oer			, 		
In each eategory, separately list and describe items. List an asset only once. If an asset fills in more than one category, list the saset in the category where you think it filts best. Be as complete and accurate an possible. If the married pole are filling togethous have equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every questions. Note Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Do you own or have any legal or equitable interest in any residence, building, land, or similar property? 1. 1	Officia	I Form 106A/B					
category where you think it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Text Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In	Sched	lule A/B: Prope	erty				12/1
1.1 No. Go to Part 2 Yes. Where is the property? Yes. Where is the property? Street address, if available, or other description Single-family home Deptor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 4 and Debtor 2 only Debtor 4 and Debtor 2 only Deptor 5 and Debtor 2 only Deptor 6 and Debtor 2 only Deptor 6 and Debtor 2 only Debtor 6 and Debtor 2 only Debtor 6 and Debtor 2 only Debtor 6 and Debtor 1 only Debtor 6 and Debtor 9 only Debtor 1 only	category w responsible write your	here you think it fits best. It for supplying correct infor name and case number (if I	Be as complete an mation. If more sp known). Answer ev	d accurate as possible. I ace is needed, attach a ery question.	If two married people a separate sheet to this	re filing together, both a form. On the top of any a	are equally
No. Go to Part 2 Yes. Where is the property? Yes. What is the property Yes. What is the property Yes. What is the property? Yes. Yes. Yes. Yes. Yes. Yes. Yes. Yes.			_				
Yes. Where is the property? 1.1 Street address, if available, or other description			quitable iliterest il	any residence, building	, ianu, or similar prope	rty:	
Street address, if available, or other description Street address, if available, or other description Street address, if available, or other description Street Street address, if available, or other description Street State Zip Code							
Single-family home	ш	res. Where is the property:		Milest is the managery C	book all that apply	Do not doduct cooured	alaima ar ayamatiana Dut
Street address, if available, or other description Duplex or multi-unit building Condominium or cooperative Current value of the entire property? Current value of the entire tiles, or a life estate), if known. Check if this is community property (see instructions) Carditors Who Have Claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemption	1.1				песк ан тпат арріу.	the amount of any secu	red claims on Schedule D:
Condominium or cooperative entire property? Current value of the entire property? City State Zip Code City State Zip Code City State Zip Code City State Zip Code City		Street address, if available, or	other description	= -	uildina	Creditors Who Have Cla	nims Secured by Property.
Manufactured or mobile home Land Investment property Timeshare Other information you wish to add about this item, such as local Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Other information you wish to add about this item, such as local Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 3 and another Other information you wish to add about this item, such as local Debtor 3 and another Debtor 4 and 1 another Debtor 4 and 2 another Debtor 5 and another Debtor 6 and 3 another Debtor 7 and 2 another Debtor 8 and 3 another Debtor 9 and 3 another Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 9 and 3 another Debtor 1 and 2 another Debtor 1 and 3 another Debtor 1 and 3 another				<u> </u>	· ·		
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At least one of the debtors and another Check if this is community property (see	Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Creditors Control of the secured the amount of any secu Creditors Who Have Clate Control of the secured the secur	red claims on Schedul hims Secured by Proper Current value of the portion you own? claims or exemptions. hims Secured by Proper
Check if this is community property (see	Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedul hims Secured by Proper Current value of the portion you own? claims or exemptions. heed claims on Schedul hims Secured by Proper Current value of the
Check if this is community property (see	Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedul hims Secured by Proper Current value of the portion you own? claims or exemptions. heed claims on Schedul hims Secured by Proper Current value of the
Check if this is community property (see	Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check s and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedul hims Secured by Proper Current value of the portion you own? claims or exemptions. hered claims on Schedul hims Secured by Proper Current value of the
	Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	oroperty? Check ly s and another hity property (see broperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedul hims Secured by Proper Current value of the portion you own? claims or exemptions. hered claims on Schedul hims Secured by Proper Current value of the
,	Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors one. At least one of the debtors one. At least one of the debtors only At least one of the debtors	property? Check ly s and another lity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedul hims Secured by Proper Current value of the portion you own? claims or exemptions. hered claims on Schedul hims Secured by Proper Current value of the
. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages	Exar 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	s, personal watercraft	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Check if this is commun instructions Check if this is commun instructions	property? Check ly s and another lity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	red claims on Schedul hims Secured by Proper Current value of the portion you own? claims or exemptions. hered claims on Schedul hims Secured by Proper Current value of the

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Woman's Clothing \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Costume Jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3400.00 for Part 3. Write that number here

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$-18.00 17.1. Checking account: TCF 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	or 1 Lasandra			Bivins	Case number (if known)	
	First Name		Middle Name	Last Name		
20.	Negotiable ins	truments i le instrume specific	prate bonds and other negotial nclude personal checks, cashiers ents are those you cannot transfer are those you cannot transfer are mame:	checks, promissory no	tes, and money orders.	
21.	Retirement of Examples: Inte			thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	010010 111 11	11, 21116/1, 1000g11, 101(i), 100(b)	, anni cavingo account	s, or ourse porision or pront origining plane	
	Yes. List of	each	Type of account:	Institution name:		
	account		401(k) or similar plan:			
	separately	′ .	Pension plan:			
			·			
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
22.		all unused reements v	prepayments deposits you have made so that with landlords, prepaid rent, public Electric:			
			Gas:			
			Heating oil:			
			Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			
23.	Annuities (A	contract fo	r a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes		Issuer name and description:			

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Debto	or 1 Lasandra		Bivins	Case number (if known)	
0.4	First Name	Middle Nar			
24.		n education IRA, in an accol 530(b)(1), 529A(b), and 529(b)	unt in a qualified ABLE program, or und (1).	der a qualified state tuition program.	
	√ No				
	Yes	Institution name and description	on. Separately file the records of any intere	ests.11 U.S.C. § 521(c):	
	100				
25.	Trusts, equita	able or future interests in pro	pperty (other than anything listed in lin	ne 1), and rights or powers	
	exercisable f	or your benefit			
	✓ No				
	Yes. Desc	ribe			
26.			crets, and other intellectual property proceeds from royalties and licensing agr	raam ants	
	No.	smet domain mames, websites,	proceeds from royalites and moonsing agr	coments	
	Yes. Desc	ribe			
27	Licenses fro	nahisaa and athar ganaral in	stangibles		
27.		nchises, and other general in ilding permits, exclusive license	s, cooperative association holdings, liquor	r licenses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
	_				
Mon	ev or propei	tv owed to you?			Current value of the
Mon	ey or propei	rty owed to you?			Current value of the portion you own?
Mon	ey or propei	ty owed to you?			portion you own? Do not deduct secured
	ey or propei				portion you own?
	Tax refunds o				portion you own? Do not deduct secured
	Tax refunds o			Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give sabou	wed to you specific information t them, including whether		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give sabou	wed to you specific information		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to	specific information t them, including whether already filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give about your and it	specific information t them, including whether already filed the returns the tax years	ousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and it	specific information t them, including whether already filed the returns the tax years	ousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information t them, including whether already filed the returns the tax years	ousal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spe	ousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spe	ousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spe	ousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, spe	ousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and s Family suppor Examples: Past No Yes. Give s	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, specific information	ousal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, specific information	payments, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, specific information	payments, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, specific information	payments, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns the tax years t due or lump sum alimony, specific information specific information	payments, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1	Lasandra		Bivins	Case number (if known)	
		First Name	Middle Name	Last Name		
31.		erests in insurance amples: Health, disab		alth savings account (HSA); credit, I	homeowner's, or renter's insurance	
	✓	No Yes. Name the insu of each policy and I		Company name:	Beneficiary:	Surrender or refund value:
32.	If y	ou are the beneficiary perty because some	of a living trust, expect	someone who has died proceeds from a life insurance polic	cy, or are currently entitled to receive	
33.				you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.		Yes. Describe her contingent and set off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
35.	Any	y financial assets you No Yes. Describe	ou did not already list			
36.			-	m Part 4, including any entries f		\$-18.00
Part		-			nterest In. List any real estate in Part	1.
37.	Do	No. Go to Part 6. Yes. Go to line 38.	ny legal or equitable in	terest in any business-related p	C p	current value of the ortion you own? To not deduct secured claims rexemptions
38.	Acc	No Yes. Describe	or commissions you alr	eady earned		
39.			nishings, and supplies ated computers, software	e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elect	ronic devices

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Deb	tor 1 Lasandra		ber (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
				
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnersh	ips or joint ventures		
	✓ No			
	<u> </u>	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
43.	Customer lists. mailing	lists, or other compilations		
	—	,		
	✓ No			
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?		
	☐ No			
	Yes. Desc	rihe		
		1100		
44.	Any business-related	property you did not already list		
	—			
	✓ No			
	Yes. Give specific information			
	iiiioiiiiatioii			
				_
				-
				- -
45. A	dd the dollar value of a	all of your entries from Part 5, including any entries for pages you have at	tached	
		er here		
<u> </u>	Danasila Assaci			
Pari		arm- and Commercial Fishing-Related Property You Own or Ha	ve an interest in.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related		
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			oortion you own? Oo not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, p	oultry, farm-raised fish		
	√ No			
	Yes. Describe			

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Debt	tor 1 Lasandra First Name		sivins (Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.		rcial fishing-related property you did r	not already list		
	✓ No Yes. Describe				
		I of your entries from Part 6, including		ı have attached	
•				L	
Part '		perty You Own or Have an Intere		List Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	l of your entries from Part 7. Write tha	at number here)	<u> </u>
Part	8: List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. r	oart 2 total vehicles, lin	e 5	\$7800.00		
57. P	art 3: Total personal an	d household items, line 15	\$3400.00		
58. P	art 4: Total financial as	sets, line 36	\$-18.00		
59. F	Part 5: Total business-re	elated property, line 45	· · · · · · · · · · · · · · · · · · ·		
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$11182.00	Copy personal property total ▶	+ \$11182.00
					\$11182.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Debtor 1	Lasandra		Bivins	Case number (if known)	
	Firet Namo	Middle Name	Last Namo	_	

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items						
Do you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.				
6.2. Household good	ds and furnishings					
No						
Yes. Describe	Bedroom Set	\$2000.00				

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			Doo	_	
Fill in	n this infor	mation to identify your ca	ase:		
Deb	tor 1	Lasandra		Bivins	
Deb ¹	tor 2	First Name	Middle Name	Last Name	
	use, if filing)	First Name	Middle Name	Last Name	
Jnit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)	
	e number			(State)	
					Check if this is
)f	ficial	Form 106C			amended filing
c	hedul	e C: The Prope	erty You Claim	as Exempt	12/
ate					et value of the property being exempted up to
ne a ax-c nde our	exempt reer a law to exemption exemption to the light which set	etirement funds—ma hat limits the exempt on would be limited t tify the Property You t of exemptions are you	y be unlimited in dollar ion to a particular dollar of the applicable statute. Claim as Exempt Claiming? Check one only,	r amount. However, if you claim ar amount and the value of the pory amount. even if your spouse is filing with you.	h aids, rights to receive certain benefits, and an exemption of 100% of fair market value property is determined to exceed that amour
e a x-c nde our	exempt reer a law to exemption exemption to the lambda which set You a	etirement funds—ma hat limits the exempt on would be limited t tify the Property You t of exemptions are you are claiming state and fe	ny be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt claiming? Check one only, deral nonbankruptcy exer	r amount. However, if you claim ar amount and the value of the pory amount. even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3)	an exemption of 100% of fair market value
ne a ax-c nde our Part	exempt rer a law to rexemption exemption to the company of the com	etirement funds—mathat limits the exempt on would be limited to tify the Property You are claiming state and feare claiming federal exemptions.	ny be unlimited in dollarion to a particular dollar of the applicable statut. Claim as Exempt claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(km)	r amount. However, if you claim ar amount and the value of the pory amount. even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3)	an exemption of 100% of fair market value property is determined to exceed that amour
ne a nde our Pari	exempt rer a law to exemption the revenue of the re	etirement funds—mathat limits the exempt on would be limited to tify the Property You are claiming state and feare claiming federal exemptions.	ry be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(b) Claim as Current value of the portion you own Copy the value from	even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3) b)(2) s exempt, fill in the information below Amount of the exemption you cla	an exemption of 100% of fair market value property is determined to exceed that amount v. Specific laws that allow exemption
ne a nde our Pari	exempt rer a law to exemption the revenue of the re	etirement funds—ma hat limits the exempt on would be limited t tify the Property You t of exemptions are you are claiming state and fea are claiming federal exer roperty you list on Scheo cription of the property a	y be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bdule A/B that you claim as the portion you own	even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3) b)(2) s exempt, fill in the information below Amount of the exemption you cla	an exemption of 100% of fair market value property is determined to exceed that amount v. Specific laws that allow exemption
e a x-c nde our	exempt rer a law to rexemption exemption in the exemption of the exemption	etirement funds—mathat limits the exempt on would be limited to tify the Property You to fexemptions are you are claiming state and feare claiming federal exemptions of the property acceptation acceptation of the property acceptation acce	ry be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(b) Claim as Current value of the portion you own Copy the value from	even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3) b)(2) s exempt, fill in the information below Amount of the exemption you cla	an exemption of 100% of fair market value property is determined to exceed that amount w. Specific laws that allow exemption
e a x-c nde our	exempt rer a law to rexemption and the results of the set of the s	etirement funds—mathat limits the exempt on would be limited to tify the Property You to fexemptions are you are claiming state and feare claiming federal exemptions of the property acceptation acceptat	ry be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(kdule A/B that you claim as the portion you own Copy the value from Schedule A/B	even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3) o)(2) s exempt, fill in the information below Amount of the exemption you cla Check only one box for each exemption \$350.00	an exemption of 100% of fair market value property is determined to exceed that amount w. Specific laws that allow exemption ption. 735 ILCS 5/12-1001(a)
e a x-c nde our	exempt rer a law to rexemption and the results of the set of the s	etirement funds—mathat limits the exempt on would be limited to tify the Property You to fexemptions are you are claiming state and feare claiming federal exert roperty you list on School cription of the property at chedule A/B that lists this woman's Clothing	ry be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(kdule A/B that you claim as the portion you own Copy the value from Schedule A/B	even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3) o)(2) s exempt, fill in the information below Amount of the exemption you cla Check only one box for each exemption	an exemption of 100% of fair market value property is determined to exceed that amount w. Specific laws that allow exemption ption. 735 ILCS 5/12-1001(a)
e a x-c nde our	exempt reer a law to rexemption and the remption of the rempti	etirement funds—mathat limits the exempt on would be limited to tify the Property You to fexemptions are you are claiming state and feare claiming federal exemptions of the property are checked and the property of the dule A/B that lists this woman's Clothing A/B:11	ry be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(b) Current value of the portion you own Copy the value from Schedule A/B \$350.00	even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3) o)(2) s exempt, fill in the information below Amount of the exemption you cla Check only one box for each exemption 100% of fair market value, up	an exemption of 100% of fair market value property is determined to exceed that amount w. Specific laws that allow exemption ption. 735 ILCS 5/12-1001(a)
e a x-c nde bur ari	exempt reer a law to rexemption exemption in the exemptio	etirement funds—mathat limits the exempt on would be limited to tify the Property You to fexemptions are you are claiming state and feare claiming federal exemptions of the property are checked and the property of the dule A/B that lists this woman's Clothing A/B:11	ry be unlimited in dollar ion to a particular dollar to the applicable statut. Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(kdule A/B that you claim as the portion you own Copy the value from Schedule A/B	even if your spouse is filing with you. mptions. 11 U.S.C. § 522(b)(3) o)(2) s exempt, fill in the information below Amount of the exemption you cla Check only one box for each exemption 100% of fair market value, up	an exemption of 100% of fair market value property is determined to exceed that amount w. Specific laws that allow exemption ption. 735 ILCS 5/12-1001(a)

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) (\$18.00)description: **✓** \$0 Checking account, TCF 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$400.00 description: **✓** \$400.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$150.00 description: **✓** \$150.00 Costume Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(c); 735 ILCS Brief \$7,800.00 description: 5/12-1001(b) Hyundai Santa Fe, 2009, 100% of fair market value, up to any 2009 Hyundai Santa Fe applicable statutory limit Line from Schedule A/B:

100% of fair market value, up to any

applicable statutory limit

\$2,000.00

Brief

description:

Line from

Schedule A/B:

Bedroom Set

06

735 ILCS 5/12-1001(b)

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Fill in	this information to identify your ca	se:			
Dobto	or 1 Legendre	Bivins			
Debto	or 1 <u>Lasandra</u> First Name	Middle Name Last Name	-		
Debto	·		_		
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois	_		
Case (If knov	number	(State)	_		
`	icial Form 106D				Check if this is a
		ore Who Hove Claims See	rad by Pror	-	amended filing
		ors Who Have Claims Secu			12/1
	· · · · · · · · · · · · · · · · · · ·	le. If two married people are filing together, both are onal Page, fill it out, number the entries, and attach it			
name	and case number (if known).				
1. I	Do any creditors have claims se				
	No. Check this box and subm	it this form to the court with your other schedules. You	have nothing else to rep	ort on this form.	
	Yes. Fill in all of the information	n below.			
Part	1: List All Secured Claims				
2.	List all secured claims. If a credit	or has more than one secured claim, list the creditor	Column A	Column B	Column C
	•	nan one creditor has a particular claim, list the other creditor	7 Cant C. C.a	Value of	Unsecured
	name.	the claims in alphabetical order according to the creditor's	Do not deduct the value of collateral.	collateral that supports this claim	portion If any
2.1	OVERLND BOND	Describe the preparity that accuracy the electric	\$12,248.00	\$7,800.00	\$4,448.00
	Creditor's Name	Describe the property that secures the claim:			
	4701 W FULLERTON Number Street	2009 Hyundai Santa Fe As of the date you file, the claim is: Check all that app	l bly.		
		Contingent			
	CHICAGO IL 60639	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one. Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secu	red		
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)	-		
	Date debt was incurred 4/1/2015	Last 4 digits of account number 4288	_		
2.2	Crest Financial	Describe the property that secures the claim:	\$2,500.00	\$2,000.00	\$500.00
	Creditor's Name 61 W 13490 S	Furniture			
	Number Street	As of the date you file, the claim is: Check all that app	oly.		
	Allie Rodriguez	Contingent			
	Draper UT 84020 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secu car loan)	red		
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)	-		
	Date debt was incurred	Last 4 digits of account number			
	Add the dollar value of y here:	our entries in Column A on this page. Write that numb	\$14,748.00		

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F-11 -								
HIII I	n this infori	mation to identify your c	ase:					
Deb	tor 1	Lasandra		Bivins				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Cas (If knd	e number own)			. ,				
Off	ficial F	orm 106E/F				Che	eck if this is an	n amended filing
Sc	hedu	ıle E/F: Cre	ditors Who	Have Uns	ecured Claims			12/15
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a cla expired Leases (Office Secured by Propert	aims and Part 2 for creditors wi im. Also list executory contract ial Form 106G). Do not include a y. If more space is needed, copy he top of any additional pages,	s on <i>Sched</i> any creditor the Part yo	ule A/B: Prop rs with partia ou need, fill i	perty (Official ally secured t out, number
1.		reditors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amo ding to the creditor's r particular claim, list the		both priority	and nonprio	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debto	r 1 Lasandra First Name Middle Name	Bivins Last Name	Case number (if known)	
Part 2	-			
3. C	to any creditors have nonpriority unsecured claims No. You have nothing to report in this part. Subjectives.	against you?	e court with your other schedules.	
u If	nsecured claim, list the creditor separately for each clair	n. For each claim li	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already incPart 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.
				Total claim
4.1	ACCOUNT RECEIVABLES SO Nonpriority Creditor's Name 207 S WHITTEMORE ST		Last 4 digits of account number 9637 When was the debt incurred? 6/1/2013	\$231.00
	Number Street SAINT JOHNS Michigan 488 City State Zip € Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community dels the claim subject to offset? No Yes	79 Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts On Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.2	ACCTRECSOL		Last 4 digits of account number 2513	\$146.00
	Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community dels the claim subject to offset? ✓ No Yes	Code	When was the debt incurred? 10/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	
4.3	ARS Nonpriority Creditor's Name 1801 NW 66TH AVE SUITE 200 Number Street		When was the debt incurred? 1/1/2014 As of the date you file, the claim is: Check all that apply. Contingent	\$464.00
	FORT LAUDERDAL Florida 333 City State Zip of Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community delis the claim subject to offset? No	Code	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	

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Debtor 1 Lasandra Bivins Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	After listing any entries on this page, number them beginning wat AT&T Nonpriority Creditor's Name PO Box 105262 Number Street Atlanta Georgia 30348 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	with 4.5, followed by 4.6, and so forth. Last 4 digits of account number	\$350.00
4.5	City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number When was the debt incurred?	\$3,770.00
4.6	ComEd Nonpriority Creditor's Name 3 Lincoln Center Number Street Bankruptcy Section Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred?	\$200.00

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Debtor 1 Lasandra Bivins Case number (if known)
First Name Middle Name Last Name

Part 2		-	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDIT CNTRL Nonpriority Creditor's Name 5757 PHANTOM DR. SUITE 330 Number Street	Last 4 digits of account number 7948 When was the debt incurred? 8/1/2015 As of the date you file, the claim is: Check all that apply.	\$100.00
	HAZELWOOD Missouri 63042 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	
4.8	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street STREATOR Illinois 61364 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Last 4 digits of account number 6023 When was the debt incurred? 2/1/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	\$396.00
4.9	Yes ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one.	Other. Specify PAYMENT DATA Last 4 digits of account number 0096 When was the debt incurred? 7/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$1,676.00
	 ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ✓ Yes 	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts only Onlection; Collecting for ORIGINAL CREDITOR: SPRINT	

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 FINANCIAL RECOVERIES \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E PARK DR STE 100 When was the debt incurred? 3/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent MOUNT LAUREL New Jersey 08054 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.11 FINANCIAL RECOVERIES \$100.00 Last 4 digits of account number 5131 Nonpriority Creditor's Name 200 E PARK DR STE 100 When was the debt incurred? 9/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent MOUNT LAUREL 08054 New Jersey Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes I C SYSTEM INC 4.12 \$1,236.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 64378 When was the debt incurred? 10/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No

Yes

Is the claim subject to offset?

Other. Specify _

001 Collection; Collecting for

ORIGINAL CREDITOR: AT T

UVERSE

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Illinois Tollway \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Illinois 60515 Downers Grove Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Toll Is the claim subject to offset? **✓** No ☐ Yes 4.14 KOMYATTECASB \$457.00 7336 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 4/1/2013 9650 GORDON DRIVE Number As of the date you file, the claim is: Check all that apply. Contingent HIGHLAND 46322 Indiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes Little Company of Mary 4.15 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 5660 W 95th St When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60453 Oak Lawn Illinois Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice Other. Specify __ Is the claim subject to offset? **✓** No

Yes

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Metro South Medical Center \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 12935 Gregory St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60406 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Notice Is the claim subject to offset? **✓** No Yes MONEY RECOVERY NATIONW \$429.00 6362 Last 4 digits of account number __ Nonpriority Creditor's Name When was the debt incurred? 6/1/2014 8155 EXECUTIVE CT STE 10 Number Street As of the date you file, the claim is: Check all that apply. Contingent LANSING Michigan 48917 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other, Specify Yes MONEY RECOVERY NATIONW 4.18 \$246.00 Last 4 digits of account number 2631 Nonpriority Creditor's Name 8155 EXECUTIVE CT STE 10 When was the debt incurred? 4/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent 48917 LANSING Michigan Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset?

✓ No

Yes

Other. Specify

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 PORTFOLIO RECOVERY ASS \$298.00 Last 4 digits of account number Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 When was the debt incurred? 11/1/2014 Street Number As of the date you file, the claim is: Check all that apply. Contingent **NORFOLK** Virginia 23502 Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.20 VISION FIN \$100.00 Last 4 digits of account number 0148 Nonpriority Creditor's Name 1900 W SEVERS RD When was the debt incurred? 12/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent LA PORTE Indiana 46350 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset?

Other. Specify ORIGINAL CREDITOR: MEDICAL

✓ No Yes Case 17-03197 Doc 1 Filed 02/03/17 Entered 02/03/17 12:50:08 Desc Main Document Page 32 of 73

Debto	r 1 Lasandra First Name		Middle Name	Bivins Last Name	Case no	umber (if known)			
Part 3	: List Oth	ers to Be Notified	About a Debt That	You Already List	ed				
C:	ollection ag ollection ag reditors her	ency is trying to colle lency here. Similarly, i e. If you do not have a	ct from you for a de f you have more tha	bt you owe to some n one creditor for a	one else, list the or ny of the debts that	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.			
_	Name	ARRIS & HARRIS LTD me			On which entry in Part 1 or Part 2 did you list the original creditor?				
<u>1</u>	111 W JACKSON BLVD S-400		Line 4.5	of (Check	Part 1: Creditors with Priority Unsecured Claims				
_	Number S	umber Street			one):	Part 2: Creditors with Nonpriority Unsecured Claims			
(CHICAGO	Illinois	60604	Last 4 digits	of account number				
7	City	State	Zip Code						

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Debtor 1 Lasandra Bivins Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	nmounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.		\$0.00	
	ve. Total. Add lines va tillough vu.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$11,299.00	
	6i Total Add lines 6f through 6i	6i	\$11,299.00	

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Fill in this information to identify your case:								
Debtor 1	Lasandra	Bivins						
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number (If known)			(State)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Skinner, Tommi Name 10442 S. Clarer			Residential Lease, Debtor is Lessee, Year to Year
	Number	Street	_	
	Chicago	Illinois	60643	
	City	State	Zip Code	

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			Do	cument i a	.gc 33	3 01 73
Fill in	this infor	mation to identify your c	ase:			
Debto	r 1	Lasandra		Bivins		
		First Name	Middle Name	Last Name		-
Debto						
(Spouse	e, if filing)	First Name	Middle Name	Last Name		
United	d States B	ankruptcy Court for the:	Northern	District of Illinois		
Cooo	number			(State)		
(If know						
						Check if this is a
						amended filing
Offi	cial	Form 106H				
O - I-	11	- II V O -	1 - 1 - 4			
Scn	eaul	e H: Your Coc	lebtors			12/1
known). Answe	r every question.	tach the Additional Page	· ·		any Additional Pages, write your name and case number (if
	daho, Lou	isiana, Nevada, New Mex	lived in a community pro cico, Puerto Rico, Texas, W			ommunity property states and territories include Arizona, California,
	_	Go to line 3.				0
L		• •	er spouse, or legal equiva	ient live with you at tr	ne time?	!
		No		Ľ . O		
	Ш	Yes. In which communit	y state or territory did you	ı live?	Fil	Fill in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	valent		_
		, , , , , , , , , , , , , , , , , , , ,				
		Number Street			_	_
		City	State	Zip	Code	_
3. In	ı Column	 1, list all of your codel 	otors. Do not include you	spouse as a codebt	or if your	ur spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		20.	oamone	. ago oc	01.10		
Fill in this in	formation to identify	your case:					
Debtor 1	Lasandra		Bivins				
20010.	First Name	Middle Name	Last N		— Che	eck if this is:	
Debtor 2	~\ =:	Add I II Al				An amended filing	
(Spouse, ii iiiing	First Name	Middle Name	Last N	ame		-	tition abantar 13
United States the: Case numbe	s Bankruptcy Court for	Northern	District of Illi	inois State)		A supplement showing post-per expenses as of the following dark	
(If known)	•				_	MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your İn	come					12/15
spouse. If m number (if k		, attach a separate she y question.				not include information abo ional pages, write your nam	-
1. Fill in yo informat	ur employment		Debtor 1			Debtor 2	
		Employment status	✓ Emplo	yed		Employed	
attach a s	ve more than one job, separate page with on about additional		Not Er	mployed		Not Employed	
		Occupation				_	
	de part time, seasonal, or Employer's name Integrity Smployed work.			taffing Solution	s, Inc.		
	on may include student naker, if it applies.	Employer's address	401 Laraw Number Str			Number Street	
			Joliet	Illinois	60433	_	
			City	State	Zip Code	City State	Zip Code
		How long employed there?	4 months				
Part 2: Gi	ve Details About N	Monthly Income					
spouse unle	ess you are separated.	e more than one employer,	•	information for	all employers fo	write \$0 in the space. Include your that person on the lines below	
				For	Debtor 1	non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$1,625.00		
3. Estima	te and list monthly over	rtime pay.		3	+ \$0.00		
4. Calculate gross income. Add line 2 + line 3.				4.	\$1,625.00		

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Debtor 1Lasandra First Name Middle Name	Bivins Last Name	Case number	(if	
That Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$1,625.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$304.68		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$.	+5f + 5g 6.	\$304.68		
7. Calculate total monthly take-home pay. Subtract line 6 from l	line 4. 7.	\$1,320.32		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a the total monthly net income.	ınd 8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenand divorce settlement, and property settlement.	ce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00	·	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (bene under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	-	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h			
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8		\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling	10. g spouse	\$1,320.32 +	=	\$1,320.32
11. State all other regular contributions to the expenses that y include contributions from an unmarried partner, members of your friends or relatives. Do not include any amounts already included in lines 2-10 or an	our household, you	ur dependents, your roomm		
Specify:			11.	. + \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical				\$1,320.32 Combined
13. Do you expect an increase or decrease within the year after No.	er you file this for	m?		monthly income
Yes. Explain:				

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		Docu	iment Page 38 of 7	3	
Fill in this infor	mation to identify you	r case:			
Debtor 1	Lasandra First Name	Middle Name	Bivins Last Name		
Debtor 2		Middle Harre	Last Namo	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	
	Bankruptcy Court for th	e: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)			_	MM / DD / YYYY	(
Official	Form 106J				
Schedul	e J: Your Ex	penses			12/15
information. If (if known). Ans	•	d, attach another sheet to this	re filing together, both are equal form. On the top of any addition		
		ioia			
1. Is this a joi					
	to line 2				
Yes. D	oes Debtor 2 live in a	separate household?			
	No				
	Yes. Debtor 2 mus	t file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses o	penses include f people other	No			
than yourself and dependents		Yes			
Part 2: Esti	mate Your Ongoin	g Monthly Expenses			
_	of a date after the ba		you are using this form as a supp plemental Schedule J, check the	•	•
		n-cash government assistance d it on Schedule I: Your Income			Your expenses
	or home ownership or the ground or lot. 4.		nclude first mortgage payments and		\$0.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Lasandra Bivins Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$103.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$250.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$75.00
11. Medical and dental expenses	11.	\$100.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$185.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$132.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		*
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20d 20e	\$0.00
	208	φυ.υυ

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Lasar	ndra		Bivins	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expense	s.				\$895.00
22a. Add lir	nes 4 through 21.					\$0.00
22b. Copy	line 22 (monthly expens		\$895.00			
22c. Add lir	ne 22a and 22b. The res		22.			
23. Calculate	your monthly net incor	me.				
23a. Copy	ine 12 (your combined i	monthly income) from S	schedule I.		23a	\$1,320.32
23b. Copy	your monthly expenses	from line 22 above.			23b	\$895.00
23c. Subtra	ct your monthly expens	es from your monthly ir	come.			\$425.32
The re	sult is your monthly net	t income.			23c	
For examp	le, do you expect to fini	sh paying for your car k decrease because of a m	es within the year after can within the year or do y codification to the terms of	ou expect your		

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Fill in this information to identify your case:									
Debtor 1	Lasandra	Bivins							
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	_					
Case number (If known)			(State)						

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
x	•	×						
~	/s/ Lasandra Bivins Signature of Debtor 1	Signature of Debtor 2						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 2/3/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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	al Affairs 1 possible. If two med, attach a sepuestion. Marital Status tatus?	Distriction of the property of	are filing to this form. C ou Lived B	ciling for ogether, both On the top o	are equally	responsible for	Check if this is amended filing 12/ r supplying correct e your name and case
irst Name irst Name kruptcy Court for the Orm 107 of Financia and accurate as periore space is need in). Answer every of etails About Your ur current marital stad arried last 3 years, have y	Middle Northern Al Affairs 1 Dessible. If two model, attach a sepulation. Marital Status tatus?	Distriction of the property of	Last Name rict of Illinois (State) Suals F are filing to this form. Co ou Lived B	ciling for ogether, both On the top o	are equally	responsible for	amended filing 12/ supplying correct
orm 107 of Financia and accurate as parore space is need in). Answer every of etails About Your ur current marital stad arried last 3 years, have y	al Affairs 1 ossible. If two med, attach a sepquestion. Marital Status tatus?	District for Individual parties people a parate sheet to the sand Where You where You where the other than who	duals Fare filing to this form. Cou Lived B	iling for ogether, both On the top o	are equally	responsible for	amended filing 12/ supplying correct
orm 107 cof Financia and accurate as properties of space is need on). Answer every of etails About Your our current marital side arried last 3 years, have y	al Affairs 1 possible. If two med, attach a sepuestion. Marital Status tatus?	for Individual narried people a parate sheet to the sand Where You have a continued as and where You have other than who	(State) Suals Fare filing to this form. Cou Lived B	Filing for ogether, both On the top o	are equally	responsible for	amended filing 12/ supplying correct
c of Financia and accurate as po nore space is need on). Answer every of etails About Your ar current marital standarried	ossible. If two med, attach a sep question. Marital Status tatus?	narried people a parate sheet to t s and Where Yo	duals F are filing to this form. C	gether, both On the top o	are equally	responsible for	amended filing 12/ supplying correct
c of Financia and accurate as po nore space is need on). Answer every of etails About Your ar current marital standarried	ossible. If two med, attach a sep question. Marital Status tatus?	narried people a parate sheet to t s and Where Yo	are filing to this form. C ou Lived B	ogether, both On the top o	are equally	responsible for	amended filing 12/ supplying correct
c of Financia and accurate as po nore space is need on). Answer every of etails About Your ar current marital standarried	ossible. If two med, attach a sep question. Marital Status tatus?	narried people a parate sheet to t s and Where Yo	are filing to this form. C ou Lived B	ogether, both On the top o	are equally	responsible for	amended filing 12/ supplying correct
and accurate as ponore space is need on. Answer every of etails About Your current marital standarried last 3 years, have y	ossible. If two med, attach a sep question. Marital Status tatus?	narried people a parate sheet to t s and Where Yo	are filing to this form. C ou Lived B	ogether, both On the top o	are equally	responsible for	supplying correct
and accurate as ponore space is need on. Answer every of etails About Your current marital standarried last 3 years, have y	ossible. If two med, attach a sep question. Marital Status tatus?	narried people a parate sheet to t s and Where Yo	are filing to this form. C ou Lived B	ogether, both On the top o	are equally	responsible for	
etails About Your ur current marital st d arried last 3 years, have y	question. Marital Status tatus?	s and Where Yo	ou Lived B	Sefore	i any additio	nai pages, write	e your name and case
ur current marital s ed arried last 3 years, have y	tatus? rou lived anywher	re other than who					
d arried last 3 years, have y	ou lived anywher		ere you live	∙ now?			
d arried last 3 years, have y	ou lived anywher		ere you live	∍now?			
arried last 3 years, have y	-		ere you live	now?			
	-		ere you live	now?			
	-		ere you live	e now?			
ist all of the places y	ou lived in the las						
ist all of the places y	ou lived in the las	et k vaare i in noi	t include wh	nere vou live r	10W		
		st o years. Do no	t include wit	lere you live i	iow.		
r 1:		Dates Debtor	· 1 lived	Debtor 2:			Dates Debtor 2 lived
		there					there
				Same as	s Debtor 1		Same as Debtor 1
78th Street		- 01/01/	/0.0.1.0				_
er Street		-		Number Stre	eet		From
100 - 25	00400	10 00/01/20	016				_ То
g Illinois State	Zip Code			City	State	Zip Code	_
				Same as	s Debtor 1		Same as Debtor 1
Roy Street		- 01/01/	/0.0.1.F				_
er Street				Number Stre	eet		From
- Winnin	00400	10 01/01/20	010				_ То
g Illinois State	Zip Code			City	State	Zip Code	_
g F	Illinois State Roy Street Street Illinois	Illinois 60438 State Zip Code Roy Street Street Illinois 60438 State Zip Code	Street	Street	Street	Street	Street

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Case number (if known)

Bivins

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$1435.31 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$3321.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Lasandra

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Bivins Debtor 1 Lasandra __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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or 1	Lasandra			Bi	vins	Case number	(if known)
	First Name		Middle Name	La:	st Name		
nsi corp age	hin 1 year before you filed for bankruptcy, of iders include your relatives; any general partners porations of which you are an officer, director, a ent, including one for a business you operate as the as child support and alimony.		s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing	
✓	No						
	Yes. List all pay	ments to	an insider.	Dates of	Tatal ansauch	A	Descent fauthir remark
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State

Property was attached, seized, or levied.

Zip Code

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Debt	or 1	Lasandra		Bivins	Case number (if known)		
		First Name	Middle Name	Last Name			
11.			ou filed for bankruptcy, did ake a payment because yo		ank or financial institution, s	et off any amou	ınts from your
	V	No					
	H	Yes. Fill in the detail	9				
	Ш	103. I III II I II C CCIAII	3.	5			
				Describe the action the	e creditor took	Date action was taken	Amount
						nuo tunton	
		Overdite via Navas					
		Creditor's Name					
		Number Street					
				Last A. Pallana Caracana			
				Last 4 digits of account r	number: XXXX-		
		City S	tate Zip Code				
10	\A/;+I	hin 1 waar hafara way	filed for bankruptov was	any of your proporty in the	acceptain of an accionac for	the benefit of	araditara a aquet
			stodian, or another official		oossession of an assignee for	the benefit of t	creditors, a court-
			·				
	✓	No					
		Yes					
		List Contain Ciffs	and Cantributions				
Part	5:	List Certain Gifts a	and Contributions				
13.	Wi	thin 2 years before ye	ou filed for bankruptcy, did	you give any gifts with a to	otal value of more than \$600	per person?	
	✓	4					
		Yes. Fill in the detai	ls for each gift.				
		Gifts with a total va per person	lue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You	Gave the Gift				
		Number Street					
		City S	tate Zip Code				
		Person's relationship	to you				
			_				
		Person to Whom You	Gave the Gift				
		Number Street					
		City	toto 7:- O				
		•	tate Zip Code				
		Person's relationship	to you				

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Deb		Lasandra	Bivins	Case number (if know	wn)	
		First Name Middle Name	Last Name			
4.4	\A/:±	hin O vecus before very filed for boulermakers di	d van aine ann aite an cantuit	uutiana uuitka tatal ualua	of mare than \$600 i	to one observed
14.	WIT	hin 2 years before you filed for bankruptcy, di	d you give any giπs or contrib	outions with a total value	of more than \$600	to any charity?
	✓	No				
	П	Yes. Fill in the details for each gift or contribu	tion.			
		Gifts or contributions to charities	Describe what you cont	ributed	Date you	Value
		that total more than \$600	Describe what you cont	iibuteu	contributed	Value

			_			
		Charity's Name				
		-	_			
			_			
		Number Street				
		City State 7in Code	_			
		City State Zip Code				
Dort	6.	List Certain Losses				
ган	υ.	List dei talli Losses				
4-			to a constitution of the state			. 11
15.		hin 1 year before you filed for bankruptcy or s abling?	ance you filed for bankruptcy,	did you lose anything be	cause of theft, fire,	other disaster, or
	yan	ibinig:				
	\checkmark	No				
	П	Yes. Fill in the details.				
		Describe the property you lost and	Describe any incurance	coverage for the less	Data of your	Value of property
		how the loss occurred	Describe any insurance Include the amount that i		Date of your loss	Value of property lost
			pending insurance claims		.000	
			A/B: Property.			
Part	7:	List Certain Payments or Transfers				
	Incl	ude any attorneys, bankruptcy petition preparers, No	or credit counseling agencies fo	r services required in your b	ankruptcy.	
	✓	Yes. Fill in the details.				
			Description and value o	f any property	Date payment	Amount of
			transferred		or transfer	payment
					was made	
		Semrad Law Firm	Attorney's Fee - 350.00		2/2/2017	\$350.00
		Person Who Was Paid				
		20 S. Clark Street Number Street	_			
		Number Street				
		28th Floor	_			
		Chicago Illinois 60603				
		City State Zip Code	_			
			_			
		Email or website address				
		Develop M/b = Marks the Developed if Net Vev	_			
		Person Who Made the Payment, if Not You				
		Person Who Was Paid				
		N. orbert Olmul	_			
		Number Street				
			_			
			_			
		City State Zip Code				
			_			
		Email or website address				
		Person Who Made the Payment, if Not You	_			
		i ordon vino made me raymem, il Not 100				

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Debtor '	1 Lasandra		Bivins	Case number (if known)	
	First Name	Middle Name	Last Name		-	
he	elp you deal with your cre o not include any payment	editors or to make payn		your behalf pay or transfer	any property to a	nyone who promised to
L	res. Fili in the details.					
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			· · · · · · · · · · · · · · · · · · ·
	Number Street		-			
			-			
	City State	e Zip Code				
	No Yes. Fill in the details.		Description and value of property transferred		y property or eceived or debts p	Date transfer was made
	Person Who Received T	ransfer	-			
	Number Street		-			
	City State Person's relationship to	•	-			
	Person Who Received T	ransfer	-			
	Number Street		- -			
	City State Person's relationship to		-			
be	ithin 10 years before you eneficiary? nese are often called asset-		d you transfer any property to	o a self-settled trust or sim	nilar device of whi	ch you are a
<u> </u>	No Yes. Fill in the details.					
_	1 - 35		Description and value of	of the property transferred		Date transfer was made
	Name of trust					

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

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Bivins Debtor 1 Lasandra Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Lasandra			Biv	vins	Cas	e number (ii	fknown)		
		First Name		Middle Name	Las	st Name					_
26.	Hav	e you been a part	y in any judio	ial or administr	ative proce	eding under	any environmer	ntal law? In	clude settler	ments and ord	lers.
		No Yes. Fill in the det	tails.								
					Court or ag	ency		Nature (of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStree	et					Concluded
		la. a			City	State	Zip Code				
Part	11:	Give Details Al	oout Your E	Business or Co	nnections	to Any Bu	siness				
27.	With	nin 4 years before						_		o any busines	s?
				mployed in a tra oility company (L	-		r activity, either f artnership (LLP)	ull-time or p	oart-time		
		A partner in a			-, -	,,,,,	,				
		_		naging executiv f the voting or e	-		ocration				
		_				ues or a corp	Joradon				
		No. None of the a Yes. Check all tha				w for each b	ousiness.				
					Descr	ribe the natu	ire of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name —	of account	ant or bookkeep	er	F	т-	
		Oity	State	Zip Code					From	10	
					Descr	ribe the natu	ire of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of account	ant or bookkeep	er	From	To	
		,							110111	10	
					Descr	ribe the natu	ire of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	of account	ant or bookkeep	er	From	To	
									- · <u></u>		

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Deb	tor 1 Lasandra			Bivins	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o	ther parties.		ou give a financial statemo	ent to anyone about your business? Include all financial institutions,
	Yes. Fill In	the details below.			
				Date issued	
	Name			MM/DD/YYYY	-
	Number	Street		_	
	City	State	Zip Code	_	
Part	: 12: Sign Be				
t	true and correc	t. I understand that ase can result in fi	at making a false sta nes up to \$250,000,	tement, concealing prope	nents, and I declare under penalty of perjury that the answers are stry, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	~	/s/ Lasandra E	_		· · · <u> </u>
		Signature of Debt	or 1		Signature of Debtor 2
		Date 2/3/2017			Date
[✓ No Yes	, -		Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)? bankruptcy forms?
	✓ No				
j	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

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		Document	Document Page 54 of 73		
		Bivins	Case number (if known)		
	Middle Name	Last Name			
age					
rs, have you l	lived anywhere of	ther than where you live no	ow?		
		Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 live there	
			Same as Debtor 1	Same as Debtor	
			_	_	
t			Number Street	From	
	_	To 01/01/2015		To	
Illinois	60484		City State Zip Code	<u> </u>	
State	Zip Code		· ·		
			Same as Debtor 1	Same as Debtor	
rt .		From	Number Street	From	
				То	
State	Zip Code		City State Zip Code		
			Same as Debtor 1	Same as Debtor	
rt		From	Number Street	From	
		То		То	
State	Zip Code		City State Zip Code		
			Same as Debtor 1	Same as Debtor	
t		From	Number Street	From	
•		To	.ta.iiboi Oiloot	То	
	_			_	
State	Zip Code		City State Zip Code		
			Same as Debtor 1	Same as Debtor	
		From	Number Street	From	
			Hamber Oriest	То	
State	Zip Code		City State Zip Code		
			Same as Debtor 1	Same as Debtor	
•t	_	From	Number Street	From	
	t Illinois State t State	State Zip Code State Zip Code	A State Zip Code Bivins A State Zip Code Bivins A State Zip Code Bivins A Last Name A Last Name A Last Name A Dates Debtor 1 lived there A To 01/01/2014 A To 01/01/2015 A To 01/01/2	Bivins Case number (if known) All dide Name Last Name Case number (if known)	

City

State

Zip Code

City

State

Zip Code

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Lasandra Bivins	Case No.				
_	Debtor		(If known)			
		Chapter	Chapter 13			
	DISCLOSURE OF COMPENSATI	ON OF ATTORNEY F	OR DEBTOR			
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of t rendered or to be rendered on behalf of the debtor(s) in conter	he petition in bankruptcy, or agreed to	be paid to me, for services			
	For legal services, I have agreed to accept		\$4,000.0			
	Prior to the filing of this statement I have received		\$350.0			
	Balance Due		\$3,650.0			
2	. The source of the compensation paid to me was:					
	Debtor Other (spec	ify)				
3	. The source of the compensation paid to me is:					
	Debtor Other (spec	ify)				
4	. I have not agreed to share the above-disclosed compensa members and associates of my law firm.	tion with any other person unless the	y are			
	I have agreed to share the above-disclosed compensation members or associates of my law firm. A copy of the agree the people sharing in the compensation, is attached.					
5	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;					
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;					
	c. Representation of the debtor at the meeting of creditor	rs and confirmation hearing, and any a	adjourned hearings thereof;			
	d. Representation of the debtor in adversary proceedings	and other contested bankruptcy mat	ters;			
6	. By agreement with the debtor(s), the above-disclosed fee does	s not include the following services:				

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B 203 (12/94)

CERTIFICATION					
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.					
2/3/2017 /s/ Amy Gerstein					
Date	Signature of Attorney				
	Semrad Law Firm				
_	Name of law firm				

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bivins, Lasandra Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	ΓRIX		
Th knowledge		ry that the attached list of creditors is to	rue and correct to the best of their		
Date:	2/3/2017	/s/ Bivins, Lasar Bivins, Lasandra <i>Signature of De</i> l	a		

OVERLND BOND 4701 W FULLERTON CHICAGO, IL, 60639

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

ARS 1801 NW 66TH AVE SUITE 200 FORT LAUDERDAL, FL, 33313

KOMYATTECASB 9650 GORDON DRIVE HIGHLAND, IN, 46322

MONEY RECOVERY NATIONW 8155 EXECUTIVE CT STE 10 LANSING, MI, 48917

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK, VA, 23502

ACCOUNT RECEIVABLES SO 207 S WHITTEMORE ST SAINT JOHNS, MI, 48879

ACCTRECSOL 301 N Clinton Ave Saint Johns, MI, 48879

CREDIT CNTRL 5757 PHANTOM DR. SUITE 330 HAZELWOOD, MO, 63042 VISION FIN 1900 W SEVERS RD LA PORTE, IN, 46350

FINANCIAL RECOVERIES 200 E PARK DR STE 100 MOUNT LAUREL, NJ, 08054

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Tollway PO Box 5544 Chicago, IL, 60680

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Crest Financial 61 W 13490 S Allie Rodriguez Draper, UT, 84020

Metro South Medical Center 12935 Gregory St Blue Island, IL, 60406

Little Company of Mary 5660 W 95th St Oak Lawn, IL, 60453

AT&T PO Box 537104 Atlanta, GA, 30353

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/3/2017

Signed:

/s/ Lasandra Bivins

Debtor(s)

/s/ Amy Gerstein

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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Debtor 1 Lasandra First Name	Bivi Middle Name Last	ns Case num	ber (frknown)	
	estions for Reporting Purposes	. Nanc		
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pr No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bu	rimarily for a personal, family, usiness debts? Business deb estment or through the operat	is are debts that you incurred to obtain ion of the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund No.		kempt property is excluded and administra o unsecured creditors?	ative
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	AAA 16. 10. 11% 100 AAA 16. 16. 16. 16. 16. 16. 16. 16. 16. 16.
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	ion \$1,000,000,001-\$10 bi	illion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	ion \$1,000,000,001-\$10 bi	illion
Part 7: Sign Below				i
,	correct. If I have chosen to file under Chap of title 11, United States Code. I ununder Chapter 7. If no attorney represents me and I out this document, I have obtained I request relief in accordance with a I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151 ** /s/Lasandra Bivins Signature of Debtor	ter 7, I am aware that I may pronderstand the relief available of did not pay or agree to pay so and read the notice required the chapter of title 11, United thent, concealing property, or decan result in fines up to \$250, and 3571.	States Code, specified in this petition. btaining money or property by fraud in 0,000, or imprisonment for up to 20 year	12, or 13 oceed me fill
	Executed on 2/3/2017 MM / DD / Y		ecuted on	4

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Fill in this infor	mation to identify your ca	ase:			
Debtor 1	Lasandra		Bivins		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois		
	. ,		(State)		
Case number (If known)		· · · · · · · · · · · · · · · · · · ·			
Official	Form 106De	C			Check if this is an amended filing
	······································		•	•	,
Declarat	ion About an I	Individual Debt	or's Schedules		12/15
Part 1: Sign	Below				
Did you p	ay or agree to pay some	one who is NOT an attorne	ey to help you fill out bankrup	tcy forms?	1
✓ No					on annual control of the control of
Yes.	Name of person		Attach Bankruptcy Petition Signature (Official Form	on Preparer's Notice, Declaration, and 119).	· · · And
	•	•		•	**************************************
					As your As a
Under per	nalty of perjury, I declare	that I have read the sum	mary and schedules filed with	this declaration and	The state of the s
	are true and correct.	A .	-		
	ndra Bivins		×		de marches (
Signature of	of Debtor 1		Signature of D	Debtor 2	-

MM/DD/YYYY

Date 2/3/2017

MM/DD/YYYY

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Debtor 1	1 Lasandra		Bivins	Case number (if known)
************	First Name	Middle Name	Last Name	BERTHAND OF THE STATE OF THE ST
	ithin 2 years before y editors, or other par		id you give a financial staten	nent to anyone about your business? Include all financial institutions,
☑	No Yes. Fill in the deta	ails below.		
	4		Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	011	7.0.4		
	City	State Zip Code		
Part 12:	Sign Below		•	
a ba	4	esult in fines up to \$250,0	000, or imprisonment for up to	o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	***********	re of Debtor 1		Signature of Debtor 2
	Date 2	/3/2017		Date
Did y	you attach additiona	ıl pages to Your Statemer	nt of Financial Affairs for Indiv	riduals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did y	you pay or agree to p	pay someone who is not a	n attorney to help you fill out	bankruptcy forms?
V	No			
靣	Yes. Name of person			Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIF	ICATION OF CREDITOR MAT	RIX		
Tr knowledge		rify that the attached list of creditors is tr	ue and correct to the best of their		
Oate:	2/3/2017	/s/ Bivins, Lasan			
		Bivins, Lasandra <i>Signature of Deb</i>			

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Debt	or 1 Lasa First		Middle Name	Bivins Last Name	Case number (if known)			
16		ite the median family inc	ersanse sekkis 1950 i SMN kilonikarenannaren basis sesses erses sesses			and the second of the second second second redu		
		in the state in which you l		Illinois	••			
		in the number of people in		1		÷		
			•	oizo of		\$50,133.00		
	16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.							
17.	How do the lines compare?							
	17a. 🗸	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2),						
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.							
Part	3: Cald	culate Your Commitm	nent Period Under	11 U.S.C. §1325(b)(4)			
18.		ur total average monthly				\$792.72		
19.	. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.							
	19a. If t	he marital adjustment does	s not apply, fill in 0 on	line 19a.		- <u>\$0.00</u>		
	19b. Su	btract line 19a from line	18.			\$792.72		
20.	Calcula	te your current monthly	income for the year.	Follow these steps:				
	20a. Co	py line 19b.				\$792.72		
	Mu	iltiply by 12 (the number o	f months in a year).		•	x 12		
	20b. Th	e result is your current mor	othly income for the ye	ear for this part of the fo	rm.	\$9,512.64		
	20c. Copy the median family income for your state and size of household from line 16c.							
21.	How do	the lines compare?						
		e 20b is less than line 20c. nmitment period is 3 years.		ered by the court, on the	e top of page 1 of this form, check box 3, The			
		20b is more than or equa The commitment period is 8		therwise ordered by the	court, on the top of page 1 of this form, check box			
Part	4: Sign	Below						
	By s	signing here, I declare unde	er penalty of perjury th	at the information on th	is statement and in any attachments is true and correct.			
		,	. 1					
	×	/s/ Lasandra Bivins		>				
		Signature of Debtor 1			Signature of Debtor 2			
		Date 2/3/2017			Date			
		MM/DD/YYYY			MM/DD/YYYY			
		•			9 of that form, copy your current monthly income from line	e 14		